

Certificate Number: 02910-NYN-DE-010254647

Bankruptcy Case Number: 10-60450

**CERTIFICATE OF DEBTOR EDUCATION**

I certify that on March 14, 2010, at 7:56 o'clock PM EDT,

Erin M O'Connor completed a course on personal financial  
management given by internet by

InCharge Education Foundation, Inc.,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning  
personal financial management in the Northern District of New York.

Date: March 15, 2010

By /s/Kywanna Owens

Name Kywanna Owens

Title Customer Support Representative